

# CNPA Manitoba 2022

## “Getting Your Affairs in Order”

### Overview

Every week, the Association hears from one or two pensioners (or families) who have either just retired, suffered a loss of a loved one, or need help with benefits because they are dealing with a potentially severe medical issue. In many cases, they are no where near prepared should something serious happen, such as a loss of life. To help us understand some of those items that we should all consider, we have prepared a list you may want to discuss with your partner, spouse, children, bank or financial counselor, lawyer, or others. This list is not exhaustive, and everyone’s situation is different, so planning is unique to you. Get an empty lined notebook and get started:

### Important Personal Documents and Papers – photocopies and where they are all these documents located

<input type="checkbox"/> Birth Certificate – Date and Place of Birth	<input type="checkbox"/> Drivers Licence
<input type="checkbox"/> Passport – Naturalization Certificates – NEXUS Card	<input type="checkbox"/> Marriage Certificate – Divorce Certificate - Adoption
<input type="checkbox"/> Social Insurance Card – Number	<input type="checkbox"/> Your Will - Living Will
<input type="checkbox"/> Powers of Attorney	<input type="checkbox"/> Advance Directives – “Do Not Resuscitate”
<input type="checkbox"/> Medical Services Plan (BC) Card and Number	<input type="checkbox"/> Home Title – legal document
<input type="checkbox"/> Other Medical Plan(s) Cards and policy numbers	<input type="checkbox"/> Rental/Lease Agreement
<input type="checkbox"/> Life Insurance Certificate(s)	<input type="checkbox"/> Home Insurance Papers – and policy number
<input type="checkbox"/> Automobile(s) – Registration – Insurance - <input type="checkbox"/> Joint Ownership	<input type="checkbox"/> Strata Documents, Agreements
<input type="checkbox"/> Military Service Papers	<input type="checkbox"/> Property Tax Papers (Property Tax Deferment)
<input type="checkbox"/> Tax Returns (for the past 7 years)	<input type="checkbox"/> Canada Pension & Old Age Security Policy Numbers
<input type="checkbox"/> CN Pension Papers (PIN Number) 1-800-361-0739	<input type="checkbox"/> Other Policies or Agencies
<input type="checkbox"/> Secondary Properties	<input type="checkbox"/> Business Ventures
<input type="checkbox"/>	<input type="checkbox"/>

### Utilities

<input type="checkbox"/> Water – Sewer – Account # - Access, passwords	<input type="checkbox"/> Cable/Internet/TV Account # and Access/password
<input type="checkbox"/> Cell Phone(s) access, PIN, Contract, Account #	<input type="checkbox"/> Natural Gas Account
<input type="checkbox"/> Electricity – Account # - Access, passwords	<input type="checkbox"/> TV Subscriptions (Netflix, Prime, etc.)
<input type="checkbox"/> Contracts for House Mtce.	<input type="checkbox"/> Locks/Keys – Combinations / Codes

### Friends – Relative and Important Contacts – Names Addresses and Phone Numbers for All

<input type="checkbox"/> Children & Spouse	<input type="checkbox"/> Lawyer – Name(s) and locations
<input type="checkbox"/> Executor of your Will	<input type="checkbox"/> Important Relatives / Contacts
<input type="checkbox"/> Doctor(s) and locations	<input type="checkbox"/> Other Care Providers (Nurses, Physio, Etc.)
<input type="checkbox"/> Pharmacist(s)	<input type="checkbox"/> Church or Minister/Priest
<input type="checkbox"/> Funeral Home or Advisor and special wishes	<input type="checkbox"/> Advance Funeral / Plots
<input type="checkbox"/>	<input type="checkbox"/>

### Medications & Health

<input type="checkbox"/> All Prescriptions – names (din) and dosages	<input type="checkbox"/> All non prescription medications/supplements
<input type="checkbox"/> Personal Health History	<input type="checkbox"/> Organ Donor – Health BC Access

### Financial and Other Information

<input type="checkbox"/> Bank Account Information <input type="checkbox"/> Account Number(s) <input type="checkbox"/> Joint Accounts on all <input type="checkbox"/> Bank Name(s) and Address(s) – Phone # <input type="checkbox"/> Bank Debit Cards and PIN Numbers <input type="checkbox"/> Online access Names and Passwords	<input type="checkbox"/> Bank / Trust or Investment Firms <input type="checkbox"/> Account Number(s) <input type="checkbox"/> Joint Accounts on all <input type="checkbox"/> Name(s) and Address(s) <input type="checkbox"/> Cards and PIN Numbers <input type="checkbox"/> Online access Names and Passwords
<input type="checkbox"/> ALL Credit Cards <input type="checkbox"/> Names of Holders – Phone # <input type="checkbox"/> Joint or Single Coverage <input type="checkbox"/> Cards and PIN Numbers <input type="checkbox"/> Online Access and Passwords	<input type="checkbox"/> Mortgage or Loans – Lines of Credit <input type="checkbox"/> Liabilities – (Vehicle, Recreational Property) <input type="checkbox"/> Online Access & Passwords
<input type="checkbox"/> Safety Deposit Box – Location, Keys	<input type="checkbox"/> Specific Information on TFSA, GIC's, Annuities
<input type="checkbox"/> Brokerage Accounts – Login and Passwords	<input type="checkbox"/> Stock Certificates – Canada Savings Bonds
<input type="checkbox"/> Automatic Payments and deductions	<input type="checkbox"/> Are these all joint accounts
<input type="checkbox"/> Cash availability for expenses	<input type="checkbox"/>

### Miscellaneous

<input type="checkbox"/> All Computer Access and accounts, passwords	<input type="checkbox"/> Email Accounts
<input type="checkbox"/> Travel Accounts	<input type="checkbox"/> Shopping Accounts, Cards and Access
<input type="checkbox"/> Memberships	<input type="checkbox"/> Social Media Accounts and Access
<input type="checkbox"/> Special Assets, Jewellery, Equipment,	<input type="checkbox"/>

- Where will your documents and information reside? Who will know or have copies?
- What are the most critical documents or information?
- Discuss with family, or key contacts, how you are organized
- Mark Your Calendar and review this information EVERY year or when conditions change
- Start to “clean house” consolidate, eliminate, reduce, revise
- Use your resources, family, banks, lawyers, professionals, but remember, something that worked for others (friends) may not work for you. Trust the professionals to help you.